

EXHIBIT D



Chase Home Finance LLC
3415 Vision Drive
Columbus, OH 43219-6009
1-800-981-3792 Foreclosure Department

8/25/08

TRAVIS MICKELSON
DANIELLE MICKELSON
436 EZDUZIT LANE
CAMANO ISLAND, WA 98282-0000

Re: CHF Loan No . 1915309566
Property Address 436 EZDUZIT LANE
CAMANO ISLAND, WA 98282-0000

Dear Mortgagor(s):

This letter is to notify you that we have forwarded your loan to an attorney/trustee to immediately initiate foreclosure proceedings. Attorney fees and costs will be added to the total amount due.

Please understand that any previous payoff or reinstatement quote you may have received prior to today's date is null and void. If you wish to reinstate or payoff your loan or have questions, please contact the attorney/trustee who

ROUTH CRABTREE OLSEN
3535 FACTORIA BLVD. SE., SUITE 200
BELLEVUE, WA 98006-8006
425-458-2121

If you cannot pay the total amount due, alternatives to foreclosure may be available to you. Please contact the **HOMEOWNER'S ASSISTANCE DEPARTMENT** immediately at 1-800-446-8939 for more information.

Please be advised that the foreclosure action will continue during the review by The Homeowner's Assistance Department. If this loan is not brought current or a foreclosure alternative is not agreed upon prior to the foreclosure sale date, you will be notified when the property should be vacated. Your cooperation and timely response is essential in helping you.

Sincerely,

Alice Moulton
Foreclosure Analyst
Chase Home Finance LLC